

Health Insurance Coverage in Maryland

THROUGH 2007

Presentation to the
Maryland Health Care Commission
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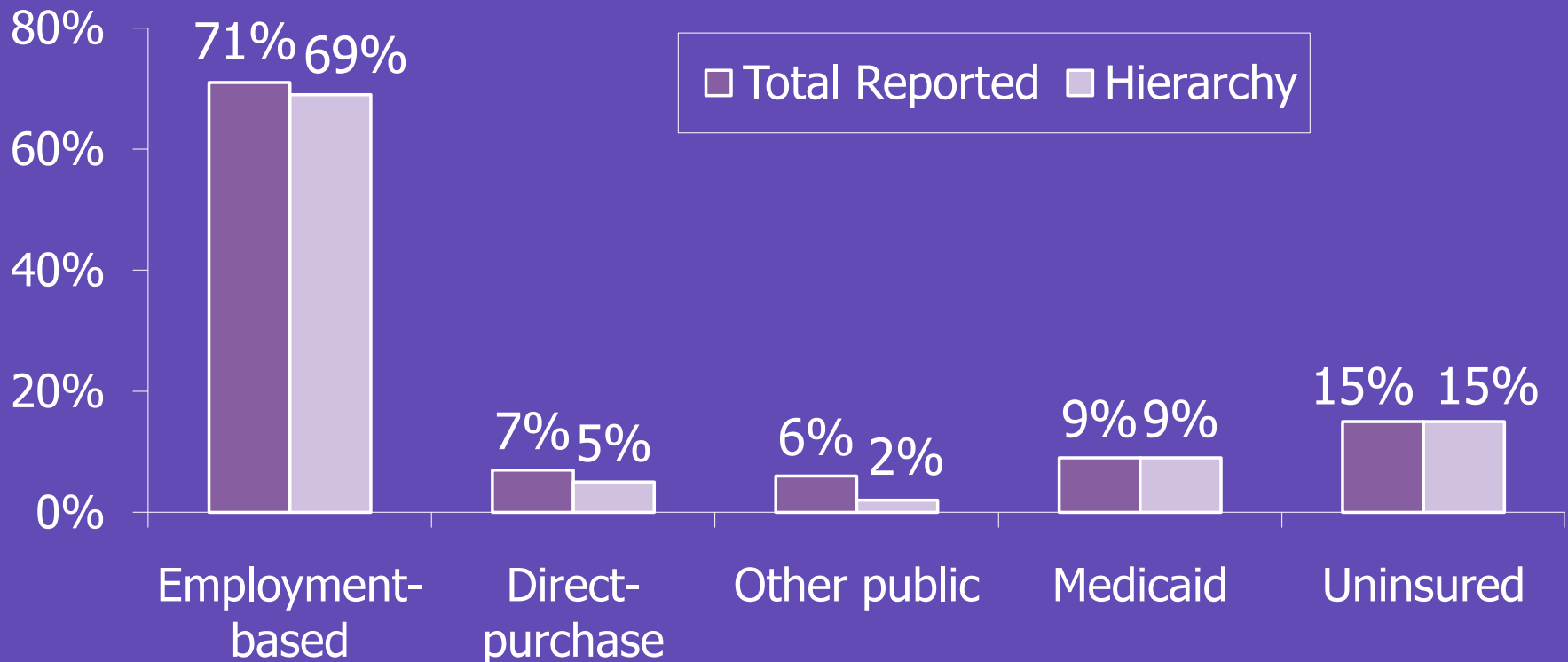
Outline

- Overview of report content
- What are Maryland's coverage rates?
- Who comprise the uninsured in Maryland?
- How do Maryland's uninsured differ from the national average?
- Questions.

Content Overview

- Report consolidates frequently requested information
- Data source
 - Current Population Survey, Annual Social & Economic Supplement (CPS-ASEC)
 - Data for US, states (need a 2-3 yr. average); no county rates
- Key Comparisons complement the Table data
- User-friendly features increased in latest report

Distribution of Coverage Types in Maryland's Nonelderly, 2006-2007



Maryland's Coverage Rate Trends

- **Two-year average uninsured rate for 2006-07:**
 - Under-65: 15% (760,000); All-ages: 14% (770,000)
 - Same as 2004-05 rates, but higher than in 2000-01 (12%; 11%)
 - Survey rates are not precise values: 15.4% \pm 1.2% (90% CI)
- **Private and public rates also stabilized**
 - Medicaid rate: 6% (2000-01); 7% (2002-03); 9% (2004-05, 2006-07)
 - Private rate: 83% (2000-01); 78% (2002-03); 76% (2004-05, 2006-07)
- **Uninsured rate somewhat over-stated**
 - CPS rate likely related to duration of coverage; Seems to reflect those without coverage for 4 or more months of the year
 - Medicaid coverage under-reported compared to administrative data
 - Mainly due to miss-reporting type of coverage

More Likely to Be Uninsured

- Persons in low-income families
- Even at higher income levels
 - Single men versus single women
 - Not due to Medicaid coverage
 - Young adults
 - Persons in families with less formal education
 - Non-citizens
 - Hispanics - all levels; Blacks - above 400% FPL
- No change in uninsured rates for most subgroups

Uninsured Rates by Age & Poverty Level, 2006-2007





Ages	Uninsured Rate			
	Total	Income as Percent of Poverty Level		
		0-200%	201-400%	401%+
0-18	10%	22%	10%	4%
19-34	26%	48%	34%	11%
35-64	13%	39%	19%	5%

For a family of 3 in 2007, 200% of poverty level = \$33,378
400% of poverty level = \$66,756

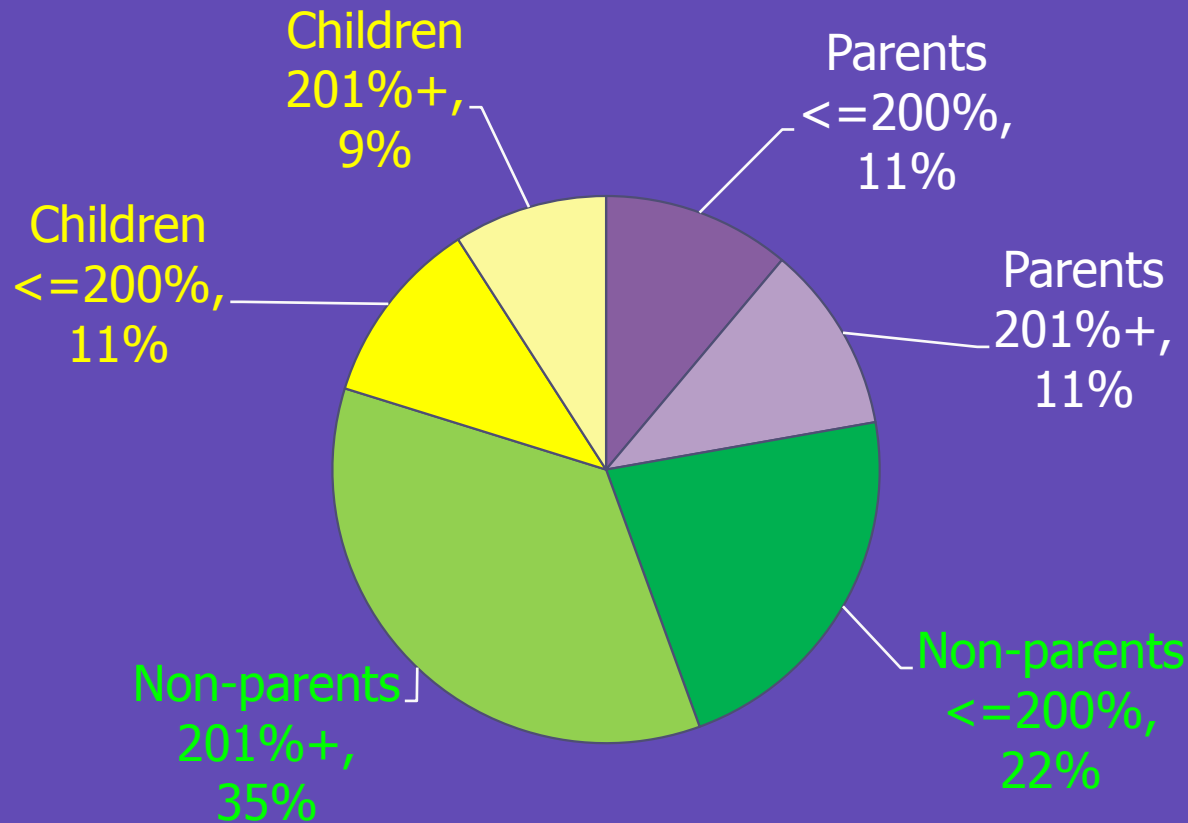
Who Comprise the State's Uninsured?

- Persons with higher uninsured rates are a larger share of uninsured than of the population
- The uninsured rate does not equal the share of the uninsured
- Demographic composition of State's uninsured shifted slightly with respect to:
 - Income – relatively fewer poor residents
 - Race/ethnicity – relatively more Hispanics
 - Employment – relatively fewer from families without an employed adult

Uninsured Distribution by Age & Poverty Level, 2006-2007

Ages	Distribution of Uninsured by Poverty Level			Share Among Uninsured	Share of Under 65 Population
	0-200%	201-400%	401%+		
0-18	11%	6%	3% 	20%	29%
19-34	17%	17%	8% 	41%	23%
35-64	17%	14%	8% 	39%	48%
All ages	44%	37%	19% 	100%	100%

Nonelderly Uninsured by Age, Parent Status & Poverty Level, 2006-2007



Nonelderly Uninsured by Race & Citizenship, 2006-2007

Race	Distribution of Uninsured by Citizenship Status		Share of Uninsured	Share of Under 65 Population
	US Citizen	Non-US Citizen		
White	33%	1%	→ 34%	56%
Black	31%	4%	→ 36%	30%
Hispanic	6%	18%	→ 24%	8%
Asian/ Other	3%	3%	→ 6%	6%
All	74%	26%	→ 100%	100%

How do Maryland's numbers differ from the national averages?

Compared to the U.S. average, Maryland residents:

- Are more likely to have employment-based coverage (72% versus 67%) due to:
 - Higher rates of coverage among private sector workers, federal employees, and non-workers
 - Relatively fewer non-workers; relatively more public sector employees
- Are less likely to be uninsured (15% versus 17%)
 - Driven by lower uninsured rates among Whites, all native citizens
- Are less likely to have Medicaid (9% versus 14%)
 - Due to greater affluence (median household income in top 4)

Economic & Demographic Characteristics of Maryland's Uninsured Are Different

Compared to the U.S. average, Maryland's Uninsured are:

- Less likely to have family incomes below 200% of the poverty level (44% versus 54%)
- More likely to have incomes of 201-400% of poverty (37% versus 30%)
- A different race/ethnicity mix
 - Twice as likely to be Black; less likely to be White or Hispanic
- More likely to be non-citizens (26% versus 21%)

Questions?